

June 10, 2008

## **ACCESS A NAVY FEDERAL CREDIT UNION ACCOUNT ON-LINE**

Accessing your Navy Federal Credit Union (NFCU) account on-line requires prior approval. So, you must **plan ahead and sign up for the access.**

In the past, some account holders were under the impression that they could not have access to their account on-line. The problem has been that they did not complete the application and receive approval to gain access.

Read the attached instructions from NFCU, then complete the attached Application.

**Applications can only be accepted by fax. The fax number to use is 703-206-3776.**

The Recreation Fund account name goes in Section 1 of the Application, followed by the tax ID number (EIN) on the account. All ships should be using the same number.

An authorized account signer needs to sign in Section 1.

In Section 2 of the Application, decide who should be given access to the account online and have them complete the personal information.

If more than one person needs access, complete a second Application.

You will be notified by NFCU when you have been approved for access.

**Remember, every time you change account (check) signers, you need to complete a new on-line access application as well as a new signature card at Navy Fed.**

And, here are a few items from Navy Federal Credit Union that they want emphasized:

"- The person must be designated as the Authorized Signer of the Association account  
- They must complete NFCU652 to be added as the Navy Federal Online Association Account Authorized(NFOAA AU) User to access Navy Federal Online Association Account on behalf of the Association account  
- Once received, typically an application is processed in 24 to 48 business hours  
- A confirmation letter is mailed to the NFOAA AU's address of record, HOWEVER the NFOAA AU will have immediately access once the application has been processed."

If you have any questions, please contact NFCU directly.

**"Neither the Department of Defense, the US Navy, nor MWR officially endorses any company, sponsor, or their products or services."**

## **NAVY FEDERAL ONLINE ACCOUNT ACCESS SERVICE DISCLOSURE STATEMENT**

### **RETAIN FOR YOUR RECORDS**

#### **TYPES OF AVAILABLE TRANSFERS AND LIMITS ON TRANSFERS**

##### **Navy Federal Online Account Access**

**Account Access.** Our Internet address: [navyfederal.org](http://navyfederal.org)

Make transfers between all owned share savings, checking and Money Market Savings Account (MMSA) accounts and from your share savings, checking and MMSA accounts to pay your consumer loan, NAVcheck® Line of Credit, Visa®, MasterCard®, Fixed Equity Loan, Home EquityLine and Mortgage loan. You may also make transfers from your Home EquityLine to your share savings or checking accounts and to your Money Market Savings Account (MMSA); or make a cash advance from your credit card to your checking, Money Market Savings Account (MMSA) or share savings accounts.

Make transfers from your checking account to other checking accounts on which you are a joint owner to other third-party checking accounts at Navy Federal® for which you have established a third-party transfer capability and transfer funds from your checking account to your checking account at another financial institution via the Automated Clearinghouse (ACH). You may also make transfers from a checking account at another financial institution for payment on a Navy Federal loan account. There are minimum and maximum transfer limits associated with External Transfers made via the Automated Clearinghouse (ACH). The applicable transfer limits can be found within the Account Access service by clicking on the External Transfer Limits link, which is displayed under the External Transfers feature.

Withdraw from \$5 up to \$2,500 from your share savings account, by check, to be mailed to your share savings account address-of-record on the next business day.

##### **Transfer Limitations.**

There is no limit on the number of transfers from your share savings account or your Money Market Savings Account (MMSA) if they are made in person, by Automatic Teller, by mail, or to make monthly payments on Navy Federal loans, to have funds mailed directly to you, or as a distribution of your direct deposit.

Federal regulations limit the number of certain types of transfers and/or withdrawals you can make from your share savings account and your Money Market Savings Account (MMSA) to six per calendar month. The types of transfers that are limited are those requested by fax, telephone, Internet and preauthorized transfers. Please note, for MMSAs only three of the applicable six transfers can be by means of check.

##### **Enhancements/Modifications to Service.**

The terms and conditions of this service are subject to change without notification to you, unless prior notification is required by law. Navy Federal reserves the right to revoke or refuse Account Access service.

We may cancel your Account Access service at any time with or without written notice to you. For example (and not excluding other examples), if you do not provide us with your current mailing address, we may cancel your Account Access service until you provide us with your current address. If you believe we may not have your current address, please contact us at the phone number or address below, or use the Update My Personal Profile feature within the Account Access service, which you can find under the Other Services option.

#### **YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS**

**Liability Disclosure.** By applying for Account Access, you agree to accept responsibility for protecting the integrity of your Password, Security Question and Answer, and Challenge Questions and Answers. In order to help prevent unauthorized transactions and/or account access, you also agree to ensure the security of the personal computer (PC) you own and/or use to access the *Navy Federal Online* Account Access service. By securing the PC you own and/or use, we specifically mean installing anti-virus software, a firewall and spyware detection software on your PC and keeping this security software current; or verifying that the above security software has been installed and is current. You also agree that Navy Federal may revoke Account Access if unauthorized account access and/or transactions occur as a result of your negligence in safeguarding the Password, Security Question and Answer, and Challenge Questions and Answers, and for ensuring the security of the personal computer you own and/or use to access the *Navy Federal Online* Account Access service, as described above. Further, you agree that, if Navy Federal is notified that you have included the credit union in the filing of a petition of bankruptcy, Navy Federal may revoke or refuse Account Access service. You may elect to authorize Internet access

for up to two authorized users, in addition to yourself. A separate application and agreement must be signed for each authorized user. If you desire another person to have access to your account via the Internet, you must sign the *Navy Federal Online* Account Access Service Application and Agreement as the member and the other person must sign the application as the authorized user. Your authorized user will have access to all existing and future accounts held in your name. Your authorized user will also have the ability to enroll in or access your Web Bill Pay service. If your authorized user is enrolled in Navy Federal's Automated Telephone Service (ATS), the authorized user will also have comparable access to your accounts via ATS. Granting access to your account via the Internet to a non-signer will make you financially liable for all unauthorized access, losses or misuse of the account, until reported to Navy Federal.

Notify us AT ONCE if you believe your account has been accessed without your authority. The best way to minimize your possible loss is to telephone, although you may advise us in person, in writing, or via Account Access. If you do not notify us, you could lose all the money in your account (plus your maximum line of credit amount). If you tell us within two (2) business days after you learn of unauthorized access, you can lose no more than \$50 if someone accesses your account without your permission. If you do NOT tell us within two (2) business days after you learn of the unauthorized access and we can prove we could have stopped someone from accessing your account without your permission if you had told us, you could lose as much as \$500.

If your statement shows any electronic fund transfer you did not make or authorize to be made, advise us at once. If you do not tell us within 60 days after the first statement which reflected the unauthorized transfer was mailed to you, you may not get back any funds you lost after the 60 days, provided we can prove that we could have stopped someone from taking the funds if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we may extend time periods.

**Address and Telephone Numbers.** If you believe unauthorized access occurred on your account or your Password has been stolen, or that someone has transferred or may transfer money from your account by accessing your account without your permission, call 24 hours a day toll-free: 1-888-868-8123; or if in metro Washington, DC, or outside the United States: 703-255-8699. Or write:



## BUSINESS DAYS

Our business days are Monday through Friday, excluding Federal holidays.

## DOCUMENTATION OF TRANSACTIONS

**Periodic Statements.** You will get a monthly share savings and checking account statement for each month in which you initiate electronic transactions via an Automatic Teller, debit at the point of sale, Automated Telephone Service, or Account Access, unless you choose to suppress your statement. In any case, you will get a share savings account statement at least quarterly. Additionally, through Account Access, you can view all of your share savings and checking transaction activity.

## TRANSACTION FEES

Navy Federal does not charge for transfers initiated via *Navy Federal Online* Account Access, viewing account information via the Internet, or for the companion Web Bill Pay service.

Navy Federal reserves the right to charge for Account Access or Web Bill Pay. You will be given at least 21 days advance notice before Navy Federal implements any new fees for Account Access or Web Bill Pay.

## LIABILITY FOR FAILURE TO MAKE TRANSFERS

If Navy Federal does not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

If, through no fault of ours, you do not have sufficient funds in your account or available credit in your NAVcheck Line of Credit to make the transfer.

If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.

If, despite reasonable precautions that we have taken, circumstances beyond our control (such as fire, power failure, flood or failure of paying agency to deliver direct deposit payment data) prevent the transfer.

## ACCOUNT INFORMATION DISCLOSURE

We will disclose information to third parties about your account or the transactions you make:

- If we return checks on your account drawn on insufficient funds or if we are unable to complete an electronic transfer because of insufficient funds.
- When it is necessary for completing transfers.
- In order to verify the existence or conditions of your account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us your written permission.
- In accordance with our privacy policy.

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us toll-free at: 1-888-868-8123; or if in metro Washington, DC, or outside the contiguous United States at: 703-255-8699.

Or write us at:

Navy Federal Credit Union (EFT)

PO Box 3001

Merrifield, VA 22119-3001

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after we send the first statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days (twenty [20] business days for new

accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days (twenty [20] business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. A provisional credit is a temporary credit adjustment placed onto your account during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may remove the provisional credit from your account. Please note that contacting us by telephone will not preserve your rights.

If it is determined there was no error, we will send you a written explanation within three (3) business days after we finish our investigation and any provisional credits will be reversed. If there are not sufficient funds in your account to cover the amount of the provisional credit, the account will be overdrawn and you will be responsible for payment. You may ask for copies of the documents that we used in our investigation.

**Important Information about Becoming an Authorized User.** To help fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including joint owners. When you open an account or become an authorized user, we will ask you for your name, address, date of birth, and other information that will allow us to identify you.



www.navyfederal.org  
NFCU 652 (8-07)



# NAVY FEDERAL ONLINE® ACCOUNT ACCESS SERVICE

Application,  
Agreement  
and  
Disclosure  
Statement

Navy Federal Credit Union®

## NAVY FEDERAL® ONLINE ACCOUNT ACCESS SERVICE APPLICATION AND AGREEMENT

I (and my authorized user, if he or she has signed this agreement) hereby submit this application for Navy Federal Online Account Access service. I understand that this service will provide me access to all existing and future accounts held in my name. My authorized user will also have access to all existing and future accounts held in my name, except those where I am designated as the joint owner, cosigner, or co-borrower. Additionally, my authorized user will have the ability to enroll in or access my Web Bill Pay service. Furthermore, I understand that while my authorized user may access my line(s) of credit, I remain solely responsible for repayment if any credit is extended. If my authorized user is enrolled in Navy Federal's Automated Telephone Service (ATS), the authorized user will also have comparable access to my accounts via ATS. I have hereby accepted responsibility for safeguarding the password(s) in order to prevent unauthorized access and transactions on the account. I agree that Navy Federal® may revoke Account Access service if unauthorized access or transactions occur as the apparent result of negligence in safeguarding the password(s). If Navy Federal is notified that I have included the credit union in the filing of a petition of bankruptcy, Navy Federal may revoke Account Access service to my account. I (and my authorized user, if he or she has signed this agreement) acknowledge receipt of, and agree to, the Navy Federal Online Account Access Service Application, Agreement and Disclosure Statement and all amendments mailed to the address shown on Navy Federal records.

<b>SECTION 1</b>			
NAME (FIRST, MI, LAST) PLEASE PRINT			
SOCIAL SECURITY NO.		SHARE SAVINGS/ACCESS NO.	
DATE OF BIRTH (MO., DAY, YR.)	PHONE NO. (HOME)	PHONE NO. (WORK)	E-MAIL ADDRESS
SIGNATURE			
DATE (MO., DAY, YR.)			
<b>SECTION 2</b>			
AUTHORIZED USER NAME (FIRST, MI, LAST) PLEASE PRINT			
AUTHORIZED USER SOCIAL SECURITY NO.		DATE OF BIRTH (MO., DAY, YR.)	
ADDRESS		PHONE NO. (HOME)	PHONE NO. (WORK)
AUTHORIZED USER SIGNATURE		DATE (MO., DAY, YR.)	AUTHORIZED USER E-MAIL ADDRESS
OFFICE USE ONLY	PROCESSED BY		
DATE APPROVED (MO., DAY, YR.)			

### Section 1

Name – Enter the association account name

SSN – Enter the Tax ID number

Share Savings/Access No. – Enter access or account number

Phone No. – Enter association phone number

Email Address – Nothing

Signature – Authorized Signers Signature

### Section 2

Complete all sections with Authorized users information, including SSN and Signature.